



## Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

Division of Health Care Financing  
Department of Health and Family Services  
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### MEMORANDUM

**DATE:** May 28, 2004

**TO:** HIRSP Plan 2 policyholders who do not receive premium reductions

**FROM:** Margaret Kristan, Director  
Health Insurance Risk Sharing Plan

**SUBJECT:** New premium rates effective July 1, 2004, for Plan 2

The Wisconsin Health Insurance Risk Sharing Plan (HIRSP) Board of Governors recently approved new premium rate schedules, effective on July 1, 2004.

Premium rates will increase an average of 18.4 percent for Plan 2 policyholders who do not receive premium reductions. Actual premium increases for these policyholders will range from 15.7 percent to 19.9 percent, depending on age, gender, and zone of residence. This increase is based on:

- Requirements of state law regarding how HIRSP premiums are established, factoring in the increasing costs for HIRSP's medical services and prescription drugs.
- Setting premiums to more accurately reflect claim costs for Plan 2 policyholders.

**New monthly premium rate schedules** are printed on the back of this memorandum. To determine your new base premium rate, complete the following steps:

1. Find your gender, age bracket, and zone of residence as indicated by the ZIP code ranges defined in the key below the tables.
2. The amount printed in the box where the age row and zone column meet is your monthly premium.

The billing notice mailed to you during the first week of June will reflect your individual premiums based on these increases. Please note that your premium may also have changed due to an increase in your age.

If you have any questions, please contact HIRSP Customer Service at 1-800-828-4777 or 1-608-221-4551.

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## Monthly Premium

Subsidy Level 0 - Household Income\* \$25,000.00 or More

Effective Date: July 1, 2004

Plan 2/Male (\$500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 24	\$167.00	\$150.00	\$133.00
25 - 29	\$175.00	\$157.00	\$140.00
30 - 34	\$197.00	\$178.00	\$158.00
35 - 39	\$231.00	\$209.00	\$185.00
40 - 44	\$277.00	\$249.00	\$223.00
45 - 49	\$358.00	\$323.00	\$287.00
50 - 54	\$479.00	\$431.00	\$382.00
55 - 59	\$631.00	\$568.00	\$504.00
60 - 64	\$812.00	\$731.00	\$650.00
65 +	\$812.00	\$731.00	\$650.00

Plan 2/Female (\$500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 18	\$167.00	\$150.00	\$133.00
19 - 24	\$211.00	\$189.00	\$169.00
25 - 29	\$237.00	\$213.00	\$189.00
30 - 34	\$265.00	\$237.00	\$211.00
35 - 39	\$302.00	\$272.00	\$242.00
40 - 44	\$347.00	\$312.00	\$277.00
45 - 49	\$410.00	\$370.00	\$328.00
50 - 54	\$490.00	\$441.00	\$393.00
55 - 59	\$573.00	\$515.00	\$458.00
60 - 64	\$671.00	\$603.00	\$538.00
65 +	\$671.00	\$603.00	\$538.00

Zone 1 = ZIP codes **532**\_\_

Zone 2 = ZIP codes **530**\_\_, **531**\_\_, **534**\_\_, and **537**\_\_

Zone 3 = All other ZIP codes

\* Household Income as defined in Wisconsin Statute s. 71.52(5)